

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 14-14943-DHS  
Chapter: 7  
Judge: Donald H. Steckroth

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Debra Jean Pairo-Hill  
aka Debra Jean Pairo, aka Debra Jean Van  
Wyck  
19 Panorama Drive  
Sussex, NJ 07461

Social Security No.:  
xxx-xx-6737

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: June 13, 2014

Donald H. Steckroth  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Debra Jean Pairo-Hill  
 Debtor

Case No. 14-14943-DHS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: bl8

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jun 13, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2014.

db  
 514635663 +Debra Jean Pairo-Hill, 19 Panorama Drive, Sussex, NJ 07461-4753  
 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,  
 Simi Valley, CA 93062-5170  
 514635668 +Caliber Home Loans, In, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 514635670 +Charter One Auto Finance/RBF Citizens, Attn:Bankruptcy, 443 Jefferson Blvd Ms Rjw-135,  
 Warwick, RI 02886-1321  
 514635673 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321  
 514635672 Citizens Bank, Po box 42010, Providence, RI 02940-2010  
 514635676 +Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 514635679 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300  
 514635684 +Lakeland Bank, 250 Oak Ridge Rd, Oak Ridge, NJ 07438-8998  
 514635687 +NJ Gross income Tax, P.O.Box 046, Trenton, NJ 08646-0046  
 514635686 +New Jer Hus/dovenmuehl, 1501 Woodfield Rd, Schaumburg, IL 60173-6052  
 514635688 +RBS Citizens Cc, Attn: Bankruptcy Department, 443 Jefferson Blvd Ms: Rjw-135,  
 Warwick, RI 02886-1321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

+E-mail/Text: leah.bynon@usdoj.gov Jun 13 2014 21:37:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2014 21:37:42 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514635660 +EDI: GMACFS.COM Jun 13 2014 18:28:00 Ally Financial, P.O. Box 38902, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 514635666 EDI: BANKAMER.COM Jun 13 2014 18:28:00 Bank Of America, P.O. Box 982236,  
 El Paso, TX 79998  
 514635664 EDI: BANKAMER.COM Jun 13 2014 18:28:00 Bank Of America, Po Box 982235, El Paso, TX 79998  
 514635662 EDI: BANKAMER.COM Jun 13 2014 18:28:00 Bank Of America, Po Box 15019,  
 Wilmington, DE 19886-5019  
 514635661 EDI: BANKAMER.COM Jun 13 2014 18:28:00 Bank Of America, P.O. Box15222,  
 Willmington, DE 19886-5222  
 514635667 EDI: BANKAMER.COM Jun 13 2014 18:28:00 Bank Of America N.A., PO Box 15222,  
 Willmington, DE 19886-5222  
 514635665 +EDI: BANKAMER.COM Jun 13 2014 18:28:00 Bank of America, Attn: Bankruptcy Dept NC4-105-0314,  
 Po Box 26012, Greensboro, NC 27420-6012  
 514635669 +E-mail/Text: ering@cbhv.com Jun 13 2014 21:37:36 Cb Of The Hudson Valle,  
 Cbhv/Attn:Collections/Bankruptcy, Po Box 831, Newburgh, NY 12551-0831  
 514635671 +EDI: CHASE.COM Jun 13 2014 18:28:00 Chase - Cc, Po Box 15298, Wilmington, DE 19850-5298  
 514635675 +EDI: DISCOVER.COM Jun 13 2014 18:28:00 Discover Fin Svcs Llc, Po Box15316,  
 Wilmington, DE 19850-5316  
 514635677 +E-mail/Text: NJBKCY@FGNY.COM Jun 13 2014 21:36:56 Forster, Garbus & Garbus, Esqs.,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 514635678 +EDI: RMSC.COM Jun 13 2014 18:28:00 Gecrb/Lowes, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 514635680 +EDI: HFC.COM Jun 13 2014 18:28:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 514635691 EDI: IRS.COM Jun 13 2014 18:28:00 United States Treasury, P.O. Box 37004,  
 Hartford, CT 06176-0004  
 514635681 EDI: CBSKOHLS.COM Jun 13 2014 18:28:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 514635683 +EDI: CBSKOHLS.COM Jun 13 2014 18:28:00 Kohls/capone, Po Box 3115,  
 Milwaukee, WI 53201-3115  
 514635689 +EDI: RMSC.COM Jun 13 2014 18:28:00 Sams Club / GEMB, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 514635690 +EDI: SEARS.COM Jun 13 2014 18:28:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 514635674 EDI: DISCOVER.COM Jun 13 2014 18:28:00 discover card, P.O.Box 71084,  
 Charlotte, NC 28272-1084  
 514635682 EDI: CBSKOHLS.COM Jun 13 2014 18:28:00 kohls, P.O.Box 2983, Milwaukee, WI 53201-2983  
 514635685 EDI: RMSC.COM Jun 13 2014 18:28:00 lowes, P.O.Box 530914, Atlanta, GA 30353-0914

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin  
Form ID: b18

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Total Noticed: 35

Date Rcvd: Jun 13, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2014

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2014 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Laura S. Mann on behalf of Debtor Debra Jean Pairo-Hill laura@mannlegal.biz,  
mannecfmail@gmail.com

TOTAL: 3